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SYSTEM AND METHOD FOR REQUESTING AND
DISPENSING NEGOTIABLE INSTRUMENTS

Abstract of the Disclosure

The present invention provides a system and
5 method for requesting and dispensing negotiable
instruments such as bank checks, money orders, and
traveler's checks. An instrument may be requested in
this system and method by a bank customer from a
telephone, a computer, a fixed-location dispenser, or a
10 portable, hand-held dispenser that is in communication
with a bank computer. This request may be made orally,
using touch tones, or using data transmission over a
communication network that may include telephone lines,
two-way radio links, microwave links, satellite links,
15 cellular telephone links, computer networks, and the
Internet. After a request is processed and approved,
the requested instrument may then be dispensed at any
time in this system and method to the bank customer or
another party from any receive-only dispenser, fixed-
20 location dispenser, or portable, hand-held dispenser
that is also in communication with the bank computer.